



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name INTERNATIONAL BANCSHARES CORPORATION

City/State LAREDO, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 16,136,688

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 5

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

INTERNATIONAL BANCSHARES CORPORATION
1200 SAN BERNARDO

LAREDO, TX 78040

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,022,850	14,111,799	15,164,778	13,097,199	12,082,515
Net income (\$000)	53,493	50,771	253,921	167,319	205,104
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.26	2.55	26	2.59	2.67	41	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79
+ Non-interest income	1.10	0.97	65	1.03	1.13	53	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58
- Overhead expense	1.61	2.18	13	1.77	2.28	19	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
- Provision for credit losses	0.04	0.04	61	0.03	-0.12	76	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65
+ Securities gains (losses)	0	0	43	0	0.01	10	0	0.01	11	0	0.02	6	0	0.01	26
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	-0.02	0	1	0.83	0	99
= Pretax net operating income (tax equivalent)	1.71	1.35	77	1.82	1.78	52	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97
Net operating income	1.34	1.03	77	1.44	1.36	57	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93
Net income	1.34	1.02	77	1.44	1.35	57	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.69	2.96	30	3.18	3.18	48	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78
Interest expense	0.18	0.20	51	0.22	0.29	42	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14
Net interest income (tax equivalent)	2.51	2.75	30	2.95	2.88	54	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.09	63	0.10	0.16	45	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73
Earnings coverage of net loan and lease losses (X)	42.83	38.54	66	35.24	25.70	72	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.56	1.20	82	1.45	1.49	52	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53
Allowance for loan and lease losses / Total loans and leases	1.56	1.17	82	1.45	1.47	54	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.47	55	1.05	0.70	82	0.51	0.49	58	1.06	0.71	81	1.09	0.57	90
30-89 days past due loans and leases / Total loans and leases	0.18	0.32	34	0.30	0.33	58	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43
Liquidity and Funding															
Net noncore funding dependence	-11.15	-1.97	20	-6.91	-0.51	32	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57
Net short-term noncore funding dependence	-15.56	-6.65	19	-11.57	-6.88	30	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75
Net loans and leases / Total assets	43	59.31	11	49.28	60.99	16	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Capitalization															
Tier 1 leverage ratio	13.87	9.06	98	14.52	9.15	97	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98
Holding company equity capital / Total assets	13.31	10.29	89	14.69	10.72	94	14.39	10.71	93	15.52	11.16	94	17.49	12.43	92
Total equity capital (including minority interest) / Total assets	13.39	10.40	90	14.78	10.85	93	14.47	10.82	92	15.64	11.29	94	17.63	12.57	92
Common equity tier 1 capital / Total risk-weighted assets	20.06	12.21	97	19.27	12.57	95	20.47	12.42	97	19.05	12.38	95	18.58	12.17	94
Net loans and leases / Equity capital (X)	3.23	5.82	6	3.35	5.73	8	3.08	5.53	6	3.41	5.58	11	3.23	5.21	12
Cash dividends / Net income	71.09	33.45	96	68.57	23.13	99	28.69	28.27	51	41.79	42.30	51	33.48	33.12	52
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	8.14	9.35	61	19.31	16.49	62	14.38	10.50	74	15.82	16.68	48	2.03	9.26	19
Equity capital	-2.05	4.03	38	2.34	9.13	17	5.99	7.46	56	2.83	6.99	30	9.20	10.49	59
Net loans and leases	-5.66	6.29	14	5.98	7.22	50	-4.49	3.36	23	8.75	9.07	60	5.15	9.10	43
Noncore funding	5.22	-10.65	74	-0.72	-25.09	80	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	97.17	103.47	19	99.83	102.85	30	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38
Cash from ops + noncash items + op expense / Op expense + dividends	196.24	125.04	74	77.76	98.58	37	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	81,486	92,118	359,215	377,579	413,609	-11.54	8.07
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	81,482	92,114	359,198	377,556	413,582	-11.54	8.14
Tax-exempt income on loans and leases.....	4	4	17	23	27	0.00	-92.73
Estimated tax benefit on income on loans and leases.....	4	4	17	23	27	-0.41	-92.67
Income on loans and leases (tax equivalent).....	81,490	92,122	359,232	377,602	413,636	-11.54	8.00
Investment interest income (tax equivalent).....	13,884	5,660	37,280	50,941	82,228	145.30	-41.99
Interest on balances due from depository institutions.....	1,379	476	3,040	857	1,419	189.71	1561.45
Interest income on other earning assets.....	75	68	239	758	1,723	10.29	-48.28
Total interest income (tax equivalent).....	96,828	98,326	399,791	430,158	499,006	-1.52	-2.80
Interest on time deposits of \$250K or more.....	1,696	2,143	7,711	11,300	10,589	-20.86	41.22
Interest on time deposits < \$250K.....	809	1,055	3,944	7,930	10,381	-23.32	-31.27
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,100	931	4,110	6,358	16,379	18.15	-14.66
Interest on other borrowings and trading liabilities.....	2,780	2,737	11,067	13,532	21,280	1.57	-50.19
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	6,385	6,866	26,832	39,120	58,629	-7.01	-30.96
Net interest income (tax equivalent).....	90,443	91,460	372,959	391,038	440,377	-1.11	0.08
Non-interest income.....	44,171	36,328	221,952	148,461	154,393	21.59	20.69
Adjusted operating income (tax equivalent).....	134,614	127,788	594,911	539,499	594,770	5.34	6.02
Overhead expense.....	64,313	62,368	261,470	276,463	308,875	3.12	-14.85
Provision for credit losses.....	1,481	1,192	7,955	45,379	18,844		-12.88
Securities gains (losses).....	0	-4	-16	-5	-12		-100.00
Other tax equivalent adjustments.....	0	0	0	-2,191	100,000		-100.00
Pretax net operating income (tax equivalent).....	68,551	64,147	325,347	215,568	367,197	6.87	35.30
Applicable income taxes.....	14,464	13,098	68,405	44,439	54,851	10.43	-10.27
Tax equivalent adjustments.....	349	395	1,483	243	104,885	-11.65	-85.99
Applicable income taxes (tax equivalent).....	14,813	13,493	69,888	44,682	159,736	9.78	-20.41
Minority interest.....	245	-117	1,538	3,567	2,357		371.15
Net income before discontinued operations, net of minority interest.....	53,493	50,771	253,921	167,319	205,104	5.36	67.14
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	53,493	50,771	253,921	167,319	205,104	5.36	67.14
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	53,738	50,654	255,459	170,886	207,461	6.09	67.64
Investment securities income (tax equivalent).....	13,884	5,660	37,280	50,941	82,228	145.30	-41.99
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	13,164	4,840	34,213	45,915	72,280	171.98	-30.14
All other securities.....	720	820	3,067	5,026	9,948	-12.19	-85.85
Cash dividends declared.....	38,026	34,813	72,838	69,928	68,670	9.23	74.49
Common.....	38,026	34,813	72,838	69,928	68,670	9.23	74.49
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.42	2.75	25	2.79	2.96	39	2.64	2.85	30	3.28	3.27	52	4.13	4	62
Less: Interest expense	0.16	0.19	48	0.19	0.27	40	0.18	0.23	45	0.30	0.48	23	0.49	0.98	13
Equals: Net interest income (tax equivalent)	2.26	2.55	26	2.59	2.67	41	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79
Plus: Non-interest income	1.10	0.97	65	1.03	1.13	53	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58
Equals: adjusted operating income (tax equivalent)	3.36	3.56	45	3.62	3.87	45	3.92	3.70	68	4.12	4.04	60	4.92	4.41	77
Less: Overhead expense	1.61	2.18	13	1.77	2.28	19	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
Less: Provision for credit losses	0.04	0.04	61	0.03	-0.12	76	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	10	0	0.01	10	0	0.02	6	0	0.01	25
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	-0.02	0	1	0.83	0	99
Equals: Pretax net operating income (tax equivalent)	1.71	1.35	77	1.82	1.78	52	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97
Less: Applicable income taxes (tax equivalent)	0.37	0.31	67	0.38	0.40	48	0.46	0.38	76	0.34	0.23	81	1.32	0.36	99
Less: Minority interest	0.01	0	91	0	0	2	0.01	0	92	0.03	0	94	0.02	0	89
Equals: Net operating income	1.34	1.03	77	1.44	1.36	57	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.34	1.02	77	1.44	1.35	57	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
Memo: Net income (last four quarters)	1.64	1.17	91	1.35	1.07	79	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
Net income—BHC and noncontrolling (minority) interest	1.34	1.04	79	1.44	1.37	55	1.68	1.27	85	1.30	0.83	85	1.72	1.20	93
Margin Analysis															
Average earning assets / Average assets	89.87	93.16	12	87.76	93.08	2	88.50	93.08	6	86.81	92.32	3	84.62	91.05	4
Average interest-bearing funds / Average assets	48.71	60.43	9	50.58	62.97	7	49.02	61.99	6	50.49	64.06	6	52.10	65.57	8
Interest income (tax equivalent) / Average earning assets	2.69	2.96	30	3.18	3.18	48	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78
Interest expense / Average earning assets	0.18	0.20	51	0.22	0.29	42	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14
Net interest income (tax equivalent) / Average earning assets	2.51	2.75	30	2.95	2.88	54	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86
Yield or Cost															
Total loans and leases (tax equivalent)	4.60	3.88	86	4.98	4.05	87	4.91	4.01	88	5.16	4.27	89	6.13	5.09	91
Interest-bearing bank balances	0.32	0.18	92	0.11	0.10	71	0.19	0.14	90	0.11	0.27	5	2.21	2.04	60
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	2.68	2.93	29	3.16	3.15	49	2.97	3.04	41	3.76	3.51	66	4.83	4.36	80
Investment securities (tax equivalent)	1.25	1.78	9	0.74	1.84	2	1	1.77	5	1.55	2.25	6	2.44	2.76	23
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.09	1	0	1.30	2	0	1.14	1		1.75			2.32	
Mortgage-backed securities	1.22	1.67	8	0.64	1.60	1	0.86	1.57	2	1.46	2.05	7	2.22	2.61	8
All other securities	6.42	2.75	95	6.76	2.93	95	6.58	2.81	95	7.61	3.24	96	8.63	4.06	93
Interest-bearing deposits	0.21	0.16	68	0.27	0.26	61	0.24	0.21	65	0.46	0.53	47	0.71	1.10	23
Time deposits of \$250K or more	0.60	0.48	72	0.79	0.82	50	0.70	0.66	58	1.13	1.42	25	1.18	1.96	8
Time deposits < \$250K	0.30	0.44	33	0.40	0.78	11	0.37	0.62	21	0.74	1.36	5	0.95	1.82	9
Other domestic deposits	0.10	0.13	45	0.09	0.17	28	0.10	0.15	38	0.18	0.36	16	0.50	0.93	16
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.17	0.16	65	0.14	0.18	59	0.11	0.17	52	0.29	0.62	23	0.92	1.86	26
Other borrowed funds and trading liabilities	1.73	1.14	74	1.73	1.38	67	1.75	1.27	66	1.60	1.50	55	1.89	2.38	21
All interest-bearing funds	0.33	0.31	63	0.38	0.42	52	0.36	0.37	58	0.59	0.74	37	0.93	1.49	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	44,171	36,328	221,952	148,461	154,393
Fiduciary activities income	29	27	294	291	267
Service charges on deposit accounts - domestic	17,258	14,903	66,205	61,983	72,501
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	623	404	2,049	2,246	2,256
Insurance activities revenue	1,818	1,534	8,361	8,179	8,196
Venture capital revenue	0	0	0	0	0
Net servicing fees	153	209	620	630	568
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,068	827	1,464	3,958	2,898
Other non-interest income	20,222	18,424	142,959	71,174	67,707
Total overhead expenses	64,313	62,368	261,470	276,463	308,875
Personnel expense	31,119	30,161	123,479	130,039	145,930
Net occupancy expense	11,747	12,415	51,203	53,225	56,905
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	21,447	19,792	86,788	93,199	106,040
Fee income on mutual funds and annuities	584	372	1,939	2,125	2,133
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,153	2,375	2,217	2,411	3,223
Average personnel expense per employee	14.45	12.70	55.70	53.94	45.28
Average assets per employee	7,442.10	5,941.81	6,840.22	5,432.27	3,748.84

Analysis Ratios

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.32	2.26	45	1.02	2.10	40	0.87	2.17	38	1.43	2.02	48	1.38	2.72	43
Overhead expenses / Net Interest Income + non-interest income	47.90	61.09	12	48.96	59.31	11	44.06	59.28	12	51.48	62.28	15	52.36	61.29	15
Percent of Average Assets															
Total overhead expense	1.61	2.18	13	1.77	2.28	19	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
Personnel expense	0.78	1.21	12	0.85	1.28	11	0.81	1.21	12	0.99	1.30	20	1.21	1.41	30
Net occupancy expense	0.29	0.23	76	0.35	0.24	90	0.34	0.23	90	0.41	0.26	93	0.47	0.28	96
Other operating expenses	0.54	0.71	29	0.56	0.73	32	0.57	0.72	33	0.71	0.94	31	0.88	0.97	52
Overhead less non-interest income	0.50	1.18	11	0.74	1.10	19	0.26	1.10	9	0.98	1.25	29	1.28	1.32	45
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	47.78	60.59	14	48.81	58.69	13	43.95	58.83	12	51.24	61.82	15	51.93	60.64	14
Personnel expense	23.12	33.94	11	23.60	33.28	9	20.76	32.93	8	24.10	32.36	13	24.54	32.39	15
Net occupancy expense	8.73	6.43	83	9.72	6.42	87	8.61	6.23	82	9.87	6.58	91	9.57	6.52	91
Other operating expenses	15.93	19.35	23	15.49	18.45	35	14.59	19.18	13	17.28	22.28	31	17.83	21.20	33
Total non-interest income	32.81	26.24	69	28.43	28.42	57	37.31	27.67	74	27.52	28.83	54	25.96	29.23	52
Fiduciary activities income	0.02	2.31	29	0.02	2.15	27	0.05	2.20	28	0.05	2.09	26	0.04	1.97	30
Service charges on domestic deposit accounts	12.82	3.51	99	11.66	3.21	98	11.13	3.27	99	11.49	3.27	99	12.19	3.88	97
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.46	2.33	31	0.32	2.51	24	0.34	2.58	25	0.42	2.46	28	0.38	3.54	22
Insurance activities revenue	1.35	0.38	83	1.20	0.38	83	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.11	1.49	34	0.16	0.99	44	0.10	0.60	38	0.12	0.01	65	0.10	0.28	49
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.02	1.74	77	0.65	3.74	27	0.25	3.30	16	0.73	3.92	32	0.49	1.86	28
Other non-interest income	15.02	8.92	82	14.42	8.65	82	24.03	9.27	93	13.19	9.65	75	11.38	10.04	69
Overhead less non-interest income	14.96	33.42	9	20.38	29.66	24	6.64	30.52	8	23.73	31.93	27	25.97	31.06	30
Applicable income taxes / Pretax net operating income (tax equivalent)	21.10	20.83	54	20.42	21.04	41	21.03	21.18	44	20.61	18.63	61	14.94	20.56	11
Applicable income tax + TE / Pretax net operating income + TE	21.61	22.92	36	21.03	22.74	27	21.48	22.67	28	20.73	21.18	38	43.50	23.23	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	5,436,024	5,585,019	5,566,649	5,615,177	5,456,928	-2.67	9.26
Commercial and industrial loans	1,523,160	1,783,139	1,555,955	1,832,059	1,315,117	-14.58	67.24
Loans to individuals	64,567	64,330	63,788	66,194	77,156	0.37	-18.35
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	11,320	12,918	9,834	12,337	12,616	-12.37	29.52
Other loans and leases	13,205	16,953	12,926	15,987	33,130	-22.11	-62.79
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,048,276	7,462,359	7,209,152	7,541,754	6,894,947	-5.55	17.29
Less: Allowance for loan and lease losses	110,226	108,408	110,372	109,059	60,277	1.68	71.73
Net loans and leases	6,938,050	7,353,951	7,098,780	7,432,695	6,834,670	-5.66	16.70
Debt securities that reprice or mature in over 1 year	4,073,335	3,021,551	4,140,155	2,984,108	3,251,094	34.81	2.60
Mutual funds and equity securities	5,810	6,126	6,079	6,202	6,094	-5.16	-79.15
Subtotal	11,017,195	10,381,628	11,245,014	10,423,005	10,091,858	6.12	10.80
Interest-bearing bank balances	1,746,685	1,637,961	1,677,535	1,728,811	23,252	6.64	3107.69
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,542,016	1,039,205	1,372,178	100,060	130,229	48.38	466.95
Trading assets	0	0	0	0	0		
Total earning assets	14,305,896	13,058,794	14,294,727	12,251,876	10,245,339	9.55	39.30
Non-interest-bearing cash and due from depository institutions	231,560	329,809	236,693	268,427	233,568	-29.79	-4.85
Premises, fixed assets, and leases	444,570	477,025	452,985	485,367	511,961	-6.80	-15.26
Other real estate owned	33,288	76,220	35,332	60,486	71,102	-56.33	-20.79
Investment in unconsolidated subsidiaries	7,678	7,583	7,653	7,557	7,425	1.25	-7.08
Intangible and other assets	1,113,696	972,104	1,018,846	955,754	1,043,499	14.57	26.88
Total assets	16,136,688	14,921,535	16,046,236	14,029,467	12,112,894	8.14	34.86
Quarterly average assets	16,022,850	14,111,799	15,878,706	13,655,111	12,022,877	13.54	35.74
Average loans and leases (YTD)	7,083,393	7,399,258	7,309,015	7,323,771	6,743,244	-4.27	20.21
Memoranda							
Loans held-for-sale	1,695	7,149	2,326	7,797	5,952	-76.29	-83.70
Loans not held-for-sale	7,046,581	7,455,210	7,206,826	7,533,957	6,888,995	-5.48	17.46
Real estate loans secured by 1-4 family	862,397	973,205	887,321	1,021,915	1,162,338	-11.39	-18.98
Commercial real estate loans	4,421,179	4,452,809	4,526,384	4,434,692	4,142,643	-0.71	17.71
Construction and land development	1,746,527	1,659,896	1,672,282	1,850,410	2,192,148	5.22	-2.24
Multifamily	255,549	518,985	284,535	441,044	190,430	-50.76	76.12
Nonfarm nonresidential	2,419,103	2,273,928	2,569,567	2,143,238	1,760,065	6.38	32.62
Real estate loans secured by farmland	152,448	159,005	152,944	158,570	151,947	-4.12	-1.63
Total investment securities	5,621,161	4,066,882	5,518,412	3,090,370	3,387,417	38.22	31.64
U.S. Treasury securities	1,519,054	945,682	1,295,014	0	0	60.63	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	42,545	48,639	44,557	50,814	93,375	-12.53	-82.96
Mortgage-backed securities	4,050,352	3,063,035	4,169,362	3,029,954	3,285,548	32.23	1.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	3,400	3,400	3,400	3,400	2,400	0.00	41.67
Mutual funds and equity securities	5,810	6,126	6,079	6,202	6,094	-5.16	-79.15
Available-for-sale securities	5,611,951	4,057,356	5,508,933	3,080,768	3,378,923	38.32	31.50
U.S. Treasury securities	1,519,054	945,682	1,295,014	0	0	60.63	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	42,545	48,639	44,557	50,814	93,375	-12.53	-82.96
Mortgage-backed securities	4,050,352	3,063,035	4,169,362	3,029,954	3,285,548	32.23	1.51
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)	-262,306	22,611	-41,041	26,478	2,854		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,405,512	1,274,911	1,497,928	1,224,270	855,141	10.24	-4.30

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,037,206	5,221,897	5,838,527	4,715,814	3,545,905	15.61	79.93
NOW, ATS and transaction accounts	707,063	364,964	447,697	376,484	301,346	93.73	109.56
Time deposits less brokered deposits < \$250K	1,065,677	1,064,835	1,064,494	1,069,141	1,082,441	0.08	-12.17
MMDA and other savings accounts	3,854,588	3,749,972	4,142,852	3,476,023	2,966,483	2.79	30.71
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,664,534	10,401,668	11,493,570	9,637,462	7,896,175	12.14	48.50
Time deposits of \$250K or more	1,130,802	1,079,312	1,124,308	1,084,398	929,858	4.77	12.03
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	490,091	439,333	439,673	428,148	236,537	11.55	58.21
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	190,000		-100.00
Other borrowings w/remaining maturity over 1 year	436,090	436,280	436,138	436,327	436,510	-0.04	
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,056,983	1,954,925	2,000,119	1,948,873	1,792,905	5.22	-1.21
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	134,642	134,642	134,642	134,642	134,642	0.00	-16.07
Other liabilities	120,316	224,217	96,161	114,168	153,376	-46.34	2.67
Total liabilities	13,976,475	12,715,452	13,724,492	11,835,145	9,977,098	9.92	36.83
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	96,357	96,312	96,351	96,241	96,215	0.05	0.40
Common surplus	152,405	150,972	152,144	149,334	148,075	0.95	-10.62
Retained earnings	2,486,177	2,305,584	2,470,710	2,289,626	2,200,568	7.83	39.03
Accumulated other comprehensive income	-205,136	17,813	-31,980	20,825	2,345		
Other equity capital components	-382,124	-378,076	-378,744	-378,028	-329,150		
Total holding company equity capital	2,147,679	2,192,605	2,308,481	2,177,998	2,118,053	-2.05	22.83
Noncontrolling (minority) interest in subsidiaries	12,534	13,478	13,263	16,324	17,743	-7.00	381.34
Total equity capital, including minority interest	2,160,213	2,206,083	2,321,744	2,194,322	2,135,796	-2.08	23.36
Total liabilities and capital	16,136,688	14,921,535	16,046,236	14,029,467	12,112,894	8.14	34.86
Memoranda							
Non-interest-bearing deposits	6,037,206	5,221,897	5,838,527	4,715,814	3,545,905	15.61	79.93
Interest-bearing deposits	6,758,130	6,259,083	6,779,351	6,006,046	5,280,128	7.97	22.68
Total deposits	12,795,336	11,480,980	12,617,878	10,721,860	8,826,033	11.45	44.35
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,308,481	2,177,998	2,177,998	2,118,053	1,939,582		
Accounting restatements	0	0	0	-8,333	0		
Net income	53,493	50,771	253,921	167,319	205,104		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	147	1,550	2,413	543	1,923		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	3,380	48	716	48,878	17,845		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	38,026	34,813	72,838	69,928	68,670		
Change in other comprehensive income	-173,156	-3,012	-52,805	18,479	56,979		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	120	159	508	743	980		
Holding company equity capital, ending balance	2,147,679	2,192,605	2,308,481	2,177,998	2,118,053		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	33.69	37.11	36	37.43	36.10	49	34.69	36.25	41	40.02	36.22	51	45.05	37.78	60
Commercial and industrial loans	9.44	10.78	45	11.95	13.88	44	9.70	10.76	52	13.06	13.52	47	10.86	12.02	46
Loans to individuals	0.40	3.61	25	0.43	3.42	24	0.40	3.36	27	0.47	3.40	25	0.64	4.20	26
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.07	0.17	62	0.09	0.19	61	0.06	0.18	59	0.09	0.19	62	0.10	0.24	65
Other loans and leases	0.08	4.19	3	0.11	4.29	3	0.08	4.47	3	0.11	4.63	3	0.27	5.01	3
Net loans and leases	43	59.31	11	49.28	60.99	16	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Debt securities over 1 year	25.24	19.47	69	20.25	16.70	67	25.80	19.46	69	21.27	15.55	75	26.84	14.60	92
Mutual funds and equity securities	0.04	0.06	56	0.04	0.06	58	0.04	0.06	58	0.04	0.05	59	0.05	0.06	62
Subtotal	68.27	80.04	14	69.57	78.43	17	70.08	79.22	18	74.29	78.16	22	83.32	79.65	44
Interest-bearing bank balances	10.82	7.18	80	10.98	9.08	65	10.45	8.50	64	12.32	7.51	82	0.19	3.06	2
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	9.56	1.65	96	6.96	1.59	94	8.55	1.56	95	0.71	1.68	32	1.08	1.91	44
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	88.65	91.28	18	87.52	91.48	9	89.08	91.77	17	87.33	91.05	10	84.58	89.53	9
Non-interest cash and due from depository institutions	1.43	0.96	85	2.21	1	96	1.48	0.82	92	1.91	1.07	93	1.93	1.14	92
Other real estate owned	0.21	0.01	97	0.51	0.02	99	0.22	0.01	99	0.43	0.02	98	0.59	0.03	98
All other assets	9.91	7.70	78	10.27	7.44	85	9.44	7.35	74	10.76	7.82	86	13.49	9.27	89
Memoranda															
Short-term investments	20.38	10.28	86	17.94	11.92	76	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11
U.S. Treasury securities	9.41	1.80	93	6.34	0.98	91	8.07	1.47	92	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.26	1.72	30	0.33	1.77	30	0.28	1.73	29	0.36	1.69	31	0.77	1.34	52
Mortgage-backed securities	25.10	14.04	86	20.53	12.38	85	25.98	14.14	87	21.60	11.75	90	27.12	11.44	98
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.02	0.55	30	0.02	0.46	35	0.02	0.53	32	0.02	0.42	36	0.02	0.39	37
Loans held-for-sale	0.01	0.40	25	0.05	0.46	26	0.01	0.55	25	0.06	0.52	26	0.05	0.39	27
Loans held for investment	43.67	59.15	14	49.96	61.15	17	44.91	58.06	15	53.70	61.72	21	56.87	63.50	24
Real estate loans secured by 1-4 family	5.34	11.67	22	6.52	11.69	28	5.53	11.46	25	7.28	11.91	30	9.60	13.29	35
Revolving	0.34	1.40	23	0.31	1.51	23	0.28	1.42	23	0.31	1.66	23	0.35	2.07	23
Closed-end, secured by first liens	2.60	9.94	14	2.84	9.76	15	2.63	9.67	16	3.04	9.81	17	3.75	10.69	19
Closed-end, secured by junior liens	2.40	0.17	99	3.38	0.21	98	2.61	0.17	98	3.93	0.22	99	5.50	0.28	99
Commercial real estate loans	27.40	23.42	60	29.84	22.27	67	28.21	22.69	65	31.61	22.22	72	34.20	22.23	75
Construction and land development	10.82	3.49	95	11.12	3.32	97	10.42	3.34	95	13.19	3.40	98	18.10	3.44	99
Multifamily	1.58	3.52	32	3.48	3.21	64	1.77	3.57	35	3.14	3.12	60	1.57	3.01	38
Nonfarm nonresidential	14.99	15.11	49	15.24	14.77	49	16.01	14.57	56	15.28	14.72	48	14.53	14.69	49
Real estate loans secured by farmland	0.94	0.33	82	1.07	0.33	83	0.95	0.30	83	1.13	0.33	83	1.25	0.36	84

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	77.13	61.87	73	74.84	57.91	82	77.22	61.05	77	74.45	57.15	82	79.14	57.46	87
Real estate loans secured by 1-4 family	12.24	20.07	25	13.04	19.43	29	12.31	19.86	26	13.55	19.43	30	16.86	20.75	34
Revolving	0.78	2.35	24	0.61	2.45	23	0.63	2.43	22	0.58	2.64	23	0.61	3.15	23
Closed-end	11.45	17.49	28	12.43	16.76	33	11.68	17.24	29	12.97	16.59	34	16.25	17.39	43
Commercial real estate loans	62.73	38.39	88	59.67	35.36	92	62.79	37.86	89	58.80	34.63	93	60.08	33.52	92
Construction and land development	24.78	5.82	99	22.24	5.29	99	23.20	5.65	99	24.54	5.26	99	31.79	5.09	99
1-4 family	4.41	1.29	91	2.95	1.05	88	4	1.18	91	3.01	0.93	89	4.96	0.94	98
Other	20.37	4.49	99	19.30	4.21	99	19.19	4.40	99	21.52	4.19	99	26.83	4.02	99
Multifamily	3.63	5.66	42	6.95	5.08	73	3.95	5.78	43	5.85	4.96	66	2.76	4.69	39
Nonfarm nonresidential	34.32	25	71	30.47	23.47	66	35.64	24.56	74	28.42	22.93	62	25.53	22.15	55
Owner-occupied	7.40	8.44	45	6.77	7.93	46	7.24	8.29	46	6.98	7.68	49	7.12	7.72	52
Other	26.92	16.32	83	23.70	15.25	82	28.41	15.94	88	21.44	14.95	75	18.40	14.34	63
Real estate loans secured by farmland	2.16	0.59	85	2.13	0.56	86	2.12	0.54	87	2.10	0.54	86	2.20	0.55	86
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	21.61	18.81	61	23.90	23.16	58	21.58	18.86	61	24.29	22.17	62	19.07	19.53	53
Loans to individuals	0.92	6.52	28	0.86	6.02	27	0.88	6.24	29	0.88	6.13	28	1.12	7.13	27
Credit card loans	0.01	0.51	53	0.01	0.50	53	0.01	0.53	53	0.01	0.65	53	0.02	0.81	50
Agricultural loans	0.16	0.31	63	0.17	0.33	62	0.14	0.34	59	0.16	0.32	65	0.18	0.37	67
Other loans and leases	0.19	8.03	5	0.23	8.05	5	0.18	8.75	5	0.21	9.09	3	0.48	9.85	4
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	237.38	395.39	18	263.96	382.51	24	244.04	391.81	21	267.20	381.27	27	270.95	391.26	29
Real estate loans secured by 1-4 family	37.66	125.02	13	46	124.29	18	38.90	126.06	15	48.63	125.03	21	57.71	138.18	23
Revolving	2.41	14.84	19	2.16	16.14	18	2	15.44	18	2.08	17.42	19	2.09	21.26	19
Closed-end	35.25	108.83	15	43.83	106.79	21	36.90	108.85	20	46.55	106.14	22	55.63	115.20	25
Commercial real estate loans	193.06	249.33	35	210.45	237.40	39	198.43	245.88	35	211.03	234.65	40	205.69	229.44	41
Construction and land development	76.27	36.95	85	78.45	35.26	89	73.31	35.95	85	88.05	35.62	91	108.85	34.95	95
1-4 family	13.57	8.02	73	10.39	6.84	73	12.66	7.42	73	10.81	6.34	73	16.99	6.61	83
Other	62.70	28.49	91	68.06	28.01	95	60.65	28.11	90	77.25	28.16	94	91.86	27.32	97
Multifamily	11.16	37.99	23	24.53	34.02	44	12.47	38.66	25	20.99	32.74	38	9.46	31.04	24
Nonfarm nonresidential	105.64	160.85	29	107.47	157.71	33	112.65	158.05	32	101.99	155.06	33	87.39	152.10	33
Owner-occupied	22.77	53.96	24	23.88	52.99	25	22.87	52.99	26	25.04	52.37	25	24.38	53.07	28
Other	82.87	105.37	35	83.59	102.29	37	89.78	102.54	40	76.94	100.54	36	63.01	97.41	37
Real estate loans secured by farmland	6.66	3.46	77	7.51	3.50	78	6.70	3.22	78	7.55	3.44	78	7.54	3.60	79
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	66.51	113.45	26	84.27	145.22	19	68.21	114.45	26	87.18	139.91	25	65.30	122.02	26
Loans to individuals	2.82	36.67	20	3.04	35.91	19	2.80	34.55	20	3.15	37.47	21	3.83	43.51	19
Credit card loans	0.04	2.64	49	0.04	2.59	52	0.04	2.77	50	0.04	3.30	51	0.08	4.34	50
Agricultural loans	0.49	1.66	59	0.61	1.94	55	0.43	1.86	51	0.59	1.88	57	0.63	2.18	54
Other loans and leases	0.58	47.86	2	0.80	47.52	3	0.57	51.06	3	0.76	49.54	3	1.64	52.44	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	56.46	30.57	93	54.69	27.81	94	56.92	30.07	93	53.55	27.32	94	54.97	26.45	97
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	173.77	198.65	44	192.89	185.94	51	179.90	195.33	46	192.19	183.76	51	188.19	178.57	52
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	196.54	256.17	34	216.78	243.39	42	202.77	252.85	36	217.24	240.85	43	212.58	236.10	42

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	20.38	10.28	86	17.94	11.92	76	19.01	11.47	81	13.04	11.17	70	19.27	7.63	11
Liquid assets	46.77	28.10	88	40.05	27.16	86	45.98	29.03	87	35.83	26.22	82	29.24	22.44	76
Investment securities	34.83	21.67	88	27.26	18.78	81	34.39	21.63	89	22.03	17.85	71	27.97	16.99	89
Net loans and leases	43	59.31	11	49.28	60.99	16	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Net loans, leases and standby letters of credit	43.63	60.12	11	50	61.79	14	44.89	59.49	13	53.76	62.48	20	57.33	64.84	23
Core deposits	72.29	76.85	23	69.71	73.69	26	71.63	75.71	25	68.69	70.67	32	65.19	63.09	41
Noncore funding	12.75	9.46	74	13.10	11.95	70	12.46	10.30	72	13.89	14.13	64	14.80	19.36	45
Time deposits of \$250K or more	7.01	1.46	96	7.23	1.96	96	7.01	1.58	96	7.73	2.11	96	7.68	2.94	94
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.04	1.11	85	2.94	1.22	84	2.74	1.23	83	3.05	1.47	81	1.95	1.94	67
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.04	0.44	94	2.94	0.60	91	2.74	0.54	90	3.05	0.54	90	1.95	0.48	82
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	1.57	3.01	36
Earning assets that reprice within 1 year	29.38	36.68	33	22.13	38.67	13	20.12	37.37	12	17.05	39.38	5	31	39.29	27
Interest-bearing liabilities that reprice within 1 year	12.76	6.16	85	13.39	7.73	84	12.91	6.39	84	14.05	8.20	83	15.25	10.19	83
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	16.62	29.01	20	8.74	29.49	11	7.21	29.65	7	3	29.11	6	15.76	26.63	22
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.15	-1.97	20	-6.91	-0.51	32	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57
Net short-term noncore funding dependence	-15.56	-6.65	19	-11.57	-6.88	30	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75
Short-term investment / Short-term noncore funding	209.62	265.83	53	182.49	246.74	48	198.95	273.46	48	128.02	184.19	46	11.87	77.77	12
Liquid assets - short-term noncore funding / Nonliquid assets	69.61	35.38	86	50.41	30.67	83	67.44	36.68	86	39.97	28.18	74	26.25	16.97	77
Net loans and leases / Total deposits	54.22	73.06	14	64.05	76.22	18	56.26	72.79	13	69.32	79.43	24	77.44	90.31	21
Net loans and leases / Core deposits	59.48	78.05	17	70.70	83.77	23	61.76	78.25	18	77.12	88.34	28	86.56	103.93	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-3.53	87	0	0.62	25	0	0.12	42	0	1.57	7	0	0.72	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.03	-8.82	26	1.13	1.31	53	-1.89	-0.25	13	1.33	4.31	11	0.15	1.36	21
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0.06	20.27	19	0.08	12.84	32	0.06	14.28	29	0.11	11.38	35	0.07	12.67	31
Available-for-sale securities	99.84	77.97	88	99.77	85.49	79	99.83	83.77	83	99.69	87.23	76	99.75	85.40	84
U.S. Treasury securities	27.02	8.39	85	23.25	5.10	88	23.47	6.70	86	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.76	7.89	25	1.20	9.71	25	0.81	8.22	25	1.64	9.83	32	2.76	7.75	40
Mortgage-backed securities	72.06	65.55	57	75.32	66.67	61	75.55	66.54	57	98.05	66.64	96	96.99	67.43	95
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.06	3.16	27	0.08	3.05	29	0.06	3.08	29	0.11	3.01	34	0.07	2.94	31
Mutual funds and equity securities	0.10	0.30	46	0.15	0.36	51	0.11	0.29	48	0.20	0.35	53	0.18	0.40	52
Debt securities 1 year or less	27.43	8.63	90	25.55	9.29	87	24.87	7.78	90	3.24	10.55	25	3.84	11.86	26
Debt securities 1 to 5 years	1.19	18.50	5	0.55	16.09	3	0.31	18.25	2	0.86	17.03	7	1.27	17.94	9
Debt securities over 5 years	71.28	70.45	42	73.74	72.48	45	74.72	71.11	47	95.70	69.86	92	94.71	66.02	92
Pledged securities	25	29.79	46	31.35	33.48	47	27.14	32.26	42	39.62	35.67	55	25.24	30.57	48
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	22.84	-1.29	75	1,194.72	156.41	97	66.75	27.98	75	1,091.59	183.32	96	-26.25	26.69	13
Investment securities	38.22	28.40	70	12.87	31.91	30	78.57	31.36	88	-8.77	23.62	10	-0.91	11.75	25
Core deposits	12.14	14.47	58	29.44	29.18	56	19.26	16.94	68	22.05	26.88	35	0.88	11.23	9
Noncore funding	5.22	-10.65	74	-0.72	-25.09	80	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,693,162	2,367,592	2,633,582
Commit: Secured commercial real estate loans	2,216,712	1,767,015	1,966,382	1,692,989	1,933,791
Commit: Unsecured real estate loans	9,797	8,476	10,235	14,000	30,485
Credit card lines (reported semiannually, June/Dec)			13,703	13,579	11,097
Securities underwriting	0	0	0	0	0
Standby letters of credit	101,929	106,956	103,827	109,025	110,137
Commercial and similar letters of credit	536	718	593	341	489
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	3,183	13,842	6,825	14,958	5,364
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	91,009	93,635	92,705	94,516	33,697
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	8,020	35,500	16,258	14,424	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	3,782	4,000	4,702	2,101	939

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							16.78	22.78	35	16.88	22.01	35	21.74	23.52	52
Standby letters of credit	0.63	0.64	63	0.72	0.67	67	0.65	0.65	63	0.78	0.71	68	0.91	0.84	66
Commercial and similar letters of credit	0	0.02	53	0	0.02	53	0	0.02	54	0	0.02	47	0	0.02	50
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.66	45.51	8	0.98	42.67	7	0.75	46.30	7	0.90	48.62	4	0.33	68.47	3
Interest rate contracts	0.58	33.09	8	0.72	30.32	6	0.62	32.46	7	0.78	34.36	4	0.32	47.31	3
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.02	1.59	25	0.09	2	24	0.04	1.41	22	0.11	2.18	24	0.04	2.47	22
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.56	19.54	14	0.63	20.33	11	0.58	20.49	12	0.67	20.83	10	0.28	28.86	7
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.07	1.07	74	0.26	0.80	77	0.13	0.92	75	0.12	1.86	69	0.01	3.32	65
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.05	0.36	81	0.24	0.27	84	0.10	0.32	83	0.10	0.52	80	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.02	0.32	78	0.03	0.27	76	0.03	0.31	78	0.01	0.32	74	0.01	0.38	73
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							36.85	44.98	51	32.33	42.82	48	39.06	45.53	57

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	105,994	146,977	120,490	125,999	40,000
Interest rate contracts	94,192	107,477	99,530	109,474	39,061
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	11,802	39,500	20,960	16,525	939
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	11,203	49,342	23,083	29,382	5,364
Exchange-traded	0	0	0	0	0
Over-the-counter	11,203	49,342	23,083	29,382	5,364
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	94,791	97,635	97,407	96,617	34,636
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	94,192	107,477	99,530	109,474	39,061
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	11,802	39,500	20,960	16,525	939
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	3,782	4,000	4,702	0	7,453
Over 1 year to 5 years	0	0	0	2,100	0
Over 5 years	91,009	93,635	92,705	94,516	27,182
Gross negative fair value (absolute value)					
Held for trading	4,183	2,310	2,363	2,804	793
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	4,268	2,804	2,552	3,388	927
Current credit exposure on risk-based capital derivative contracts					
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	88.87	93.91	24	73.13	94.52	11	82.60	94.17	17	86.88	94.10	21	97.65	93.44	40
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	11.13	1.19	91	26.87	1.04	97	17.40	1.14	96	13.12	1.17	94	2.35	1.64	75
Futures and forwards															
Written options	10.57	6.03	75	33.57	8.11	93	19.16	6.28	88	23.32	8.18	84	13.41	5.91	80
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	10.57	5.74	76	33.57	7.80	93	19.16	5.96	88	23.32	7.73	85	13.41	5.10	85
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	89.43	74.58	59	66.43	69.64	38	80.84	74.26	44	76.68	68.76	49	86.59	69.75	59
Held for trading															
Interest rate contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	88.87	57.41	59	73.13	54.11	59	82.60	56.71	58	86.88	53.82	65	97.65	52.22	70
Equity, commodity, and other contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	11.13	0.11	96	26.87	0.12	98	17.40	0.09	98	13.12	0.10	97	2.35	0.13	93
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	89.43	92.63	25	66.43	90.92	12	80.84	92.53	16	76.68	91.48	19	86.59	93.86	20
Over 1 year to 5 years	3.57	27.97	21	2.72	26.80	15	3.90	27.56	21	0	32.05	4	18.63	32.17	45
Over 5 years	0	26.35	5	0	28.69	4	0	27.01	5	1.67	27.06	10	0	30.45	4
Gross negative fair value (absolute value)	85.86	29.53	98	63.71	30.03	83	76.94	29.89	92	75.01	29.56	91	67.95	28.09	87
Gross positive fair value	3.95	1.21	95	1.57	1.21	66	1.96	0.98	89	2.23	1.55	70	1.98	0.83	90
Gross positive fair value	4.03	1.52	92	1.91	1.70	57	2.12	1.34	84	2.69	2.23	63	2.32	1.19	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	16	0	0.05	11	0	0.04	14	0	0.07	10	0	0.06	11
Gross positive fair value (X)	0	0.06	12	0	0.07	9	0	0.05	12	0	0.09	8	0	0.07	8
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	31	0	0.01	24	0	0.01	30	0	0.02	25	0	0.01	26
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.47	7	0	0.61	5	0	0.46	5	0	0.85	5	0	0.73	4

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	110,372	109,059	109,059	60,277	61,383
Gross losses	2,332	2,353	9,025	9,574	22,926
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	705	510	2,383	2,630	2,976
Net losses	1,627	1,843	6,642	6,944	19,950
Provision for loan and lease losses	1,481	1,192	7,955	45,379	18,844
Adjustments	0	0	0	10,347	0
Ending balance	110,226	108,408	110,372	109,059	60,277
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.04	62	0.03	-0.11	77	0.05	-0.09	86	0.35	0.51	29	0.16	0.15	65
Provision for loan and lease losses / Average loans and leases	0.08	0.06	65	0.06	-0.20	77	0.11	-0.16	87	0.62	0.82	37	0.28	0.24	65
Provision for loan and lease losses / Net loan and lease losses	91.03	49.50	59	64.68	-168.35	75	119.77	-105.48	77	653.50	487.86	77	94.46	130.58	22
Allowance for loan and lease losses / Total loans and leases not held for sale	1.56	1.20	82	1.45	1.49	52	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53
Allowance for loan and lease losses / Total loans and leases	1.56	1.17	82	1.45	1.47	54	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53
Allowance for loan and lease losses / Net loans and leases losses (X)	16.94	38.27	56	14.71	18.09	64	16.62	21.39	60	15.71	11.58	75	3.02	8.03	34
Allowance for loan and lease losses / Nonaccrual assets	5,717.12	355.27	98	3,747.25	291.29	98	5,751.54	364.13	98	550.19	299.17	87	1,233.42	218.72	93
ALLL / 90+ days past due + nonaccrual loans and leases	1,200.72	284.19	98	903.70	246.27	98	1,045.29	287.08	96	388.68	244.34	78	93.32	151.73	34
Gross loan and lease losses / Average loans and leases	0.13	0.17	54	0.13	0.24	35	0.12	0.19	43	0.13	0.34	27	0.34	0.28	69
Recoveries / Average loans and leases	0.04	0.07	37	0.03	0.08	24	0.03	0.08	25	0.04	0.07	28	0.04	0.08	38
Net losses / Average loans and leases	0.09	0.09	63	0.10	0.16	45	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	7.81	10.98	37	5.33	7.39	40	24.89	34.67	40	11.47	33.98	8	19.68	36.22	25
Earnings coverage of net loan and lease losses (X)	42.83	38.54	66	35.24	25.70	72	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	78	0.03	0.03	67	0.01	0.02	54	0	0.04	20	0.13	0.01	96
Real estate loans secured by 1-4 family	0.02	-0.02	90	0.02	-0.01	77	0.02	-0.02	89	0.01	0.01	57	0.03	0.01	71
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0	0.01	54	0.25	0.02	92
Closed-end	0.02	-0.02	89	0.02	-0.01	81	0.02	-0.01	91	0.01	0	64	0.02	0	70
Commercial real estate loans	0	0	45	0.03	0.05	64	0	0.04	44	0	0.07	9	0.17	0.01	96
Construction and land development	0	-0.02	72	0	0	57	0	0	77	0	0	45	0	-0.01	42
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	81	0	0	38	0	-0.01	38
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	37	0.06	0.07	71	0.01	0.05	41	0	0.11	4	0.40	0.02	97
Owner-occupied	0	0	30	0.06	0.01	91	0.01	0.01	72	0	0.02	6	0.40	0.01	99
Other	0	0	54	0	0.06	41	0	0.04	44	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0	0.11	33	0.03	0.20	36	0.03	0.17	25	0.05	0.47	17	0.36	0.37	61
Loans to individuals	0.47	0.70	38	0.15	1.06	7	0.21	0.71	23	0.32	1.13	21	0.58	1.17	31
Credit card loans	-0.44	1.88	2	0	2.41	9	0	1.84	6	0	2.92	9	0.98	3.11	17
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0.16	0.08	78
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	45.89	0.16	99	30.27	0.09	99	44.28	0.10	99	36.08	0.15	99	22.47	0.15	99

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	12,936	22,588	28,007	11,680	22,443
90+ days past due loans and leases	7,252	9,103	8,640	8,237	59,706
Nonaccrual loans and leases	1,928	2,893	1,919	19,822	4,887
Total past due and nonaccrual loans and leases	22,116	34,584	38,566	39,739	87,036
Restructured 30–89 days past due	193	447	197	97	598
Restructured 90+ days past due	387	930	478	800	1,033
Restructured nonaccrual	11	0	12	0	0
Total restructured loans and leases	591	1,377	687	897	1,631
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,599	9,421	4,510	6,839	6,495
Other real estate owned	33,288	76,220	35,332	60,486	71,102
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30–89 days past due loans and leases	0.18	0.32	34	0.30	0.33	58	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43
90+ days past due loans and leases	0.10	0.10	74	0.12	0.11	76	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91
Nonaccrual loans and leases	0.03	0.44	2	0.04	0.65	2	0.03	0.46	3	0.26	0.66	13	0.07	0.51	7
90+ days past due and nonaccrual loans and leases	0.13	0.59	6	0.16	0.82	3	0.15	0.62	11	0.37	0.85	18	0.94	0.71	73
30–89 days past due restructured	0	0.01	52	0.01	0.01	67	0	0.01	57	0	0.01	41	0.01	0.01	59
90+ days past due restructured	0.01	0	84	0.01	0	86	0.01	0	83	0.01	0.01	85	0.01	0.01	85
Nonaccrual restructured	0	0.10	5	0	0.13	3	0	0.10	5	0	0.13	3	0	0.14	4
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.18	0.32	34	0.30	0.33	58	0.39	0.32	70	0.15	0.40	20	0.33	0.43	43
90+ days past due assets	0.10	0.10	74	0.12	0.11	76	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91
Nonaccrual assets	0.03	0.45	2	0.04	0.66	2	0.03	0.47	3	0.26	0.67	13	0.07	0.53	5
30+ days past due and nonaccrual assets	0.31	0.94	10	0.46	1.18	13	0.53	0.97	28	0.53	1.29	14	1.26	1.19	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.35	6	0.08	0.50	4	0.07	0.36	8	0.20	0.52	16	0.53	0.44	65
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.36	42	0.59	0.53	68	0.29	0.37	41	0.63	0.55	66	1.12	0.48	91
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.41	31	0.60	0.58	58	0.26	0.41	35	0.63	0.60	55	0.69	0.53	69
Allowance for loan and lease losses	35.74	62.77	27	82.94	69.27	71	38.45	62.64	29	80.73	66.66	73	139.55	115.41	72
Equity capital + allowance for loan and lease losses	1.74	3.67	21	3.91	5.03	41	1.75	3.60	22	3.85	4.97	35	3.86	4.28	50
Tier 1 capital + allowance for loan and lease losses	1.72	4.23	17	4.25	5.96	35	1.86	4.30	16	4.19	6.05	31	4.18	5.65	39
Loans and leases + other real estate owned	0.56	0.69	45	1.19	0.97	73	0.59	0.71	48	1.16	0.97	72	1.21	0.85	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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City/State _____

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.18	0.26	44	0.25	0.31	49	0.44	0.26	80	0.14	0.39	18	0.32	0.38	48
90+ days past due	0.12	0.13	77	0.15	0.13	78	0.14	0.12	77	0.14	0.16	74	1.08	0.16	90
Nonaccrual	0.03	0.51	5	0.03	0.76	3	0.03	0.52	6	0.33	0.76	21	0.05	0.46	9
Commercial and industrial															
30–89 days past due	0.09	0.26	26	0.37	0.22	75	0.12	0.24	40	0.09	0.23	30	0.18	0.31	39
90+ days past due	0.02	0.03	64	0.01	0.02	65	0.03	0.04	63	0	0.03	43	0.01	0.05	40
Nonaccrual	0.02	0.53	8	0.06	0.69	8	0.02	0.57	4	0.06	0.75	9	0.14	0.83	16
Individuals															
30–89 days past due	0.53	0.67	44	1.08	0.53	85	0.36	0.63	35	0.98	0.83	66	1.08	0.83	65
90+ days past due	0.01	0.08	51	0.05	0.11	55	0	0.09	45	0.37	0.14	82	0.12	0.17	60
Nonaccrual	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0.01	0.17	26
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0.73	0.17	87	2.96	0.07	99	0.01	0.17	57	0.16	0.24	67
90+ days past due	0.76	0	99	0.01	0	91	0	0	42	0	0	44	0.68	0	97
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0.06	0.67	47
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	9.91	0.13	99	5.80	0.13	98	8.89	0.12	99	8.16	0.18	99	6.07	0.20	99
90+ days past due	0.71	0.01	97	1.79	0.01	99	0.84	0.01	99	1.58	0.01	99	0.72	0.01	98
Nonaccrual	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Memoranda															
1-4 family															
30-89 days past due	0.48	0.44	59	0.69	0.47	74	0.59	0.46	72	0.42	0.65	37	0.56	0.67	55
90+ days past due	0.72	0.25	84	0.87	0.28	87	0.85	0.24	85	0.73	0.33	84	0.37	0.31	78
Nonaccrual	0.05	0.68	6	0.04	0.88	6	0.04	0.71	6	0.06	0.89	6	0.06	0.73	4
Revolving															
30-89 days past due	0.27	0.27	54	1.62	0.31	96	0.24	0.28	48	0.35	0.48	45	0.40	0.45	45
90+ days past due	0.36	0.03	94	0.38	0.03	94	0.23	0.02	94	0.38	0.03	96	0.17	0.05	85
Nonaccrual	0	1.02	5	0	1.31	4	0	1.18	6	0	1.13	5	0	1	5
Closed-end															
30-89 days past due	0.49	0.46	62	0.64	0.48	69	0.61	0.49	70	0.43	0.65	39	0.57	0.70	52
90+ days past due	0.75	0.28	84	0.90	0.31	87	0.89	0.26	85	0.75	0.38	83	0.38	0.35	78
Nonaccrual	0.05	0.66	7	0.04	0.85	5	0.04	0.67	6	0.06	0.87	5	0.06	0.70	6
Junior lien															
30-89 days past due	0.06	0.01	96	0.17	0.01	96	0.09	0.01	95	0.06	0.02	90	0.13	0.02	95
90+ days past due	0.12	0	99	0.08	0	99	0.11	0	99	0.11	0	99	0.10	0	98
Nonaccrual	0	0.03	9	0	0.05	19	0	0.03	8	0	0.04	20	0	0.04	8
Commercial real estate															
30-89 days past due	0.13	0.16	57	0.17	0.22	57	0.42	0.15	86	0.08	0.26	34	0.26	0.18	73
90+ days past due	0.01	0.01	78	0	0.02	53	0.01	0.01	74	0	0.02	57	1.32	0.03	99
Nonaccrual	0.03	0.37	9	0.03	0.62	4	0.03	0.38	9	0.41	0.62	44	0.06	0.23	19
Construction and development															
30-89 days past due	0.08	0.19	59	0.05	0.22	44	0.05	0.17	51	0.06	0.28	40	0.03	0.28	35
90+ days past due	0.03	0	93	0	0.01	71	0.01	0.01	84	0	0.01	35	0	0.02	33
Nonaccrual	0.03	0.17	39	0.05	0.50	35	0.04	0.20	42	0.95	0.41	83	0.04	0.20	38
1-4 family															
30-89 days past due	0.03	0.03	72	0	0.03	30	0	0.02	30	0.04	0.03	71	0	0.06	25
90+ days past due	0.01	0	96	0	0	44	0.01	0	91	0	0	42	0	0	41
Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other															
30-89 days past due	0.06	0.14	64	0.05	0.16	51	0.05	0.13	65	0.02	0.22	39	0.03	0.20	45
90+ days past due	0.02	0	91	0	0	77	0	0	41	0	0	40	0	0.01	35
Nonaccrual	0.03	0.14	51	0.05	0.43	44	0.04	0.16	54	0.95	0.35	84	0.04	0.17	44
Multifamily															
30-89 days past due	0	0.06	59	0	0.08	27	0	0.07	27	0.03	0.09	52	0.16	0.08	82
90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
Nonaccrual	0.05	0.12	62	0.02	0.13	48	0.05	0.17	60	0.03	0.11	48	0.09	0.05	76
Nonfarm non-residential															
30-89 days past due	0.17	0.13	72	0.29	0.20	72	0.71	0.13	92	0.10	0.23	46	0.55	0.14	93
90+ days past due	0	0.01	34	0	0.02	60	0.01	0.01	77	0.01	0.02	66	3.12	0.03	99
Nonaccrual	0.02	0.45	10	0.02	0.78	3	0.02	0.45	10	0.02	0.80	5	0.07	0.28	19
Owner Occupied															
30-89 days past due	0.09	0.04	75	0.25	0.06	90	0.03	0.04	55	0.10	0.07	71	0.36	0.07	98
90+ days past due	0	0	38	0	0	72	0.01	0	86	0.01	0	78	0.01	0.01	66
Nonaccrual	0.02	0.17	20	0.02	0.32	10	0.02	0.17	20	0.02	0.27	11	0.07	0.16	31
Other															
30-89 days past due	0.08	0.08	70	0.04	0.12	45	0.68	0.08	93	0	0.14	11	0.20	0.07	85
90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	3.11	0.01	99
Nonaccrual	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland															
30-89 days past due	0.14	0.17	75	0	0.13	30	0.13	0.10	73	0.14	0.11	74	0.07	0.23	55
90+ days past due	0	0	45	0	0.01	45	0.03	0	91	0.03	0	93	0.03	0.01	87
Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card															
30-89 days past due	2.20	0.87	93	2.57	0.75	97	2.81	0.81	97	3.13	0.95	95	2.94	1.19	93
90+ days past due	0	0.45	16	0	0.56	14	0.10	0.45	33	0.46	0.63	38	0.20	0.78	31
Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-133,362	-130,792	-130,249	-132,453	-84,861
Retained earnings	2,486,177	2,305,584	2,470,710	2,289,626	2,200,568
Accumulated other comprehensive income (AOCI)	-205,136	17,813	-31,980	20,825	2,345
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,147,679	2,192,605	2,308,481	2,177,998	2,118,052
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	282,533	282,533	282,533	282,532	282,533
Accumulated other comprehensive income-related adjustments	-205,136	17,813	-31,980	20,825	2,345
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,070,282	1,892,259	2,057,928	1,874,641	1,833,174
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,070,282	1,892,259	2,057,928	1,874,641	1,833,174
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	134,642	134,642	134,642	134,642	134,642
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	134,642	134,642	134,642	134,642	134,642
Less: Additional tier 1 capital deductions	25,153	19,432	21,888	16,880	14,105
Additional tier 1 capital	109,489	115,210	112,754	117,762	120,537
Tier 1 Capital	2,179,771	2,007,469	2,170,682	1,992,403	1,953,711
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	114,759	112,081	113,897	112,957	64,777
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	114,759	112,081	113,897	112,957	64,777
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	114,759	112,081	113,897	112,957	64,777
Exited advanced approach tier 2 capital					
Total capital	2,294,530	2,119,550	2,284,579	2,105,360	2,018,488
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,022,850	14,111,799	15,878,706	13,655,111	12,022,877
Less: Deductions from common equity tier 1 capital	307,686	290,609	304,421	299,412	291,203
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	15,715,164	13,821,190	15,574,285	13,355,699	11,731,674
Total risk-weighted assets	10,318,991	9,820,729	10,053,000	9,838,255	9,867,594
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	20.06	12.18	97	19.27	12.54	95	20.47	12.37	97	19.05	12.35	95	18.58	12.11	94
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	21.12	12.88	97	20.44	13.31	97	21.59	13.11	98	20.25	13.08	95	19.80	12.78	94
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	22.24	14.72	97	21.58	15.37	97	22.73	14.91	97	21.40	15.23	94	20.46	14.36	92
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	13.87	9.06	98	14.52	9.15	97	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue							
Insurance activities revenue	1,818	1,534	8,361	8,179	8,196	18.51	17.14
Other insurance activities income	1,818	1,534	8,361	8,179	8,196	18.51	17.14
Insurance and reinsurance underwriting income							
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses							
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets							
Life insurance assets	298,864	292,144	297,218	292,379	289,694	2.30	8.38

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income															
Insurance activities revenue / Adjusted operating income	1.35	0.38	83	1.20	0.38	83	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	13.05	12.22	51	13.81	11	61	13.03	12	51	13.91	11.03	58	14.38	11.51	61
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets															
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	120,622	111,527	121,539	111,926	109,832
Real estate loans	35,247	39,651	45,307	40,002	42,390
Commercial and industrial loans	85,375	71,876	76,232	71,924	67,442
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	3,400	3,400	3,400	3,400	2,400
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	124,022	114,927	124,939	115,326	112,232
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	8.15	10.28	64	4.81	-6.17	71	8.59	6.83	60	1.91	-2.40	65	-9.48	22.48	28
Total selected assets	7.91	17.19	61	5.62	-2.56	68	8.34	9.48	66	2.76	2.04	52	-8.41	12.40	31
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	75,000	25,000	25,000	127,500	127,250	200.00	
Dividends	75,000	25,000	25,000	127,500	127,250	200.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	55,882	3,450	500		-100.00
Dividends	0	0	55,882	3,450	500		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies					0		
Dividends					0		
Interest					0		
Management and service fees					0		
Other income					0		
Total income from subsidiaries	75,000	25,000	80,882	130,950	127,750	200.00	182826.83
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	1,275	1,658	10,860	-764	426	-23.10	-44.64
Total operating income	76,275	26,658	91,742	130,186	128,176	186.12	3122.43
Operating Expenses							
Personnel expenses	121	159	506	743	980	-23.90	-54.85
Interest expense	0	0	0	0	0		
Other expenses	989	871	4,610	5,077	8,188	13.55	-59.18
Provision for loan and lease losses	0	0	0	27	0		
Total operating expenses	1,110	1,030	5,116	5,847	9,168	7.77	-58.75
Income (loss) before taxes	75,171	25,658	86,677	124,339	118,992	192.97	
Applicable income taxes (credit)	69	178	1,358	-1,339	-1,878	-61.24	213.64
Extraordinary items							
Income before undistributed income of subsidiaries	75,102	25,480	85,319	125,678	120,870	194.75	
Equity in undistributed income of subsidiaries	-21,609	25,291	168,602	41,641	84,234		
Bank subsidiaries	-21,626	25,477	182,422	41,795	84,646		
Nonbank subsidiaries	17	-186	-13,820	-154	-412		-65.31
Subsidiary holding companies	0	0	0	0	0		-100.00
Net income (loss)	53,493	50,771	253,921	167,319	205,104	5.36	67.14
Memoranda							
Bank net income	53,374	50,477	207,422	169,295	211,896	5.74	
Nonbank net income	17	-186	42,062	3,296	88		-81.11
Subsidiary holding companys' net income	0	0	0	0	0		-100.00

BHC Name

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Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	2,042,118	89.25	2,169,913	92.67	2,236,880	91.30	2,147,617	2,092,149	-5.89		
Common and preferred stock	2,042,118	89.25	2,169,913	92.67	2,236,880	91.30	2,147,617	2,092,149	-5.89		
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	44,724	1.95	18,880	0.81	44,717	1.83	19,899	28,242	136.89	80.92	
Common and preferred stock	44,724	1.95	18,880	0.81	44,717	1.83	19,899	28,242	136.89	80.92	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		-100.00	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	10,402	0.45	10,402	0.44	10,402	0.42	11,951	12,100	0.00		
Securities	170	0.01	143	0.01	164	0.01	113	135	18.88	-63.60	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	97,692	4.27	60,694	2.59	62,259	2.54	65,946	24,022	60.96	240.20	
Cash and due from unrelated depository institution	305	0.01	305	0.01	305	0.01	305	268	0.00	593.18	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	3,365	0.15	3,365	0.14	3,365	0.14	3,365	3,365	0.00		
Other assets	89,382	3.91	77,821	3.32	92,034	3.76	77,548	106,413	14.86	2.30	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	2,288,158	100.00	2,341,523	100.00	2,450,126	100.00	2,326,744	2,266,694	-2.28	17.46	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	5,837	0.26	14,276	0.61	7,003	0.29	14,104	13,999	-59.11	-85.03	
Balance due to subsidiaries and related institutions	134,642	5.88	134,642	5.75	134,642	5.50	134,642	134,642	0.00	-16.07	
Total liabilities	140,479	6.14	148,918	6.36	141,645	5.78	148,746	148,641	-5.67	-29.55	
Equity Capital	2,147,679	93.86	2,192,605	93.64	2,308,481	94.22	2,177,998	2,118,053	-2.05	22.83	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	96,357	4.21	96,312	4.11	96,351	3.93	96,241	96,215	0.05	0.40	
Common surplus	152,405	6.66	150,972	6.45	152,144	6.21	149,334	148,075	0.95	-10.62	
Retained earnings	2,486,177	108.65	2,305,584	98.47	2,470,710	100.84	2,289,626	2,200,568	7.83	39.03	
Accumulated other comprehensive income	-205,136	-8.97	17,813	0.76	-31,980	-1.31	20,825	2,345			
Other equity capital components	-382,124	-16.70	-378,076	-16.15	-378,744	-15.46	-378,028	-329,150			
Total liabilities and equity capital	2,288,158	100.00	2,341,523	100.00	2,450,126	100.00	2,326,744	2,266,694	-2.28	17.46	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	134,642	5.88	134,642	5.75	134,642	5.50	134,642	134,642	0.00	-16.07	
Notes payable to subsidiaries that issued TPS	134,642	5.88	134,642	5.75	134,642	5.50	134,642	134,642	0.00	-16.07	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.09	9.94	44	9.31	12.54	25	11.29	11.94	49	7.86	7.29	54	9.98	9.68	59
Bank net income / Average equity investment in banks	9.98	10.44	49	9.35	12.55	26	9.38	11.80	30	8.02	7.45	53	12.94	10.51	78
Nonbank net income / Average equity investment in nonbanks	0.15	11.36	25	-3.84	12.53	5	303.48	13.12	98	12.76	9.75	69	0.29	7.89	22
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01		0	8.55	7
Bank net income / Parent net income	99.78	97.54	28	99.42	95.97	33	81.69	96.79	16	101.18	88.16	40	103.31	82.22	55
Nonbank net income / Parent net income	0.03	3.43	38		2.83		16.56	3.40	86	1.97	3.59	62	0.04	5.93	24
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	6.54	16.87	28	6.79	17.74	26	6.14	16.81	29	6.83	20.06	23	7.02	20.43	29
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	6.27	13.71	31	6.14	14.30	27	5.83	13.63	31	6.18	16.67	24	6.36	16.36	31
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	97.17	103.47	19	99.83	102.85	30	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38
Total investment in subs / Equity capital	97.17	108.45	11	99.83	108.21	23	98.84	108.40	17	99.52	110.16	17	100.11	111.07	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.28	0.38	17	-0.02	0.22	30	-0.11	0.29	26	-0.06	0.47	29	0.01	0.36	37
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82		0.02	1.22	4
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	194.72	129.62	76	73.88	111.20	32	115.95	152.85	36	173.57	136.59	74	167.08	177.68	53
Cash from ops + noncash items + op expense / Op expense + dividend	196.24	125.04	74	77.76	98.58	37	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	190.54	98.29	83	85.34	85.35	43	95.27	98.54	40	155.38	134.08	70	105.04	116.34	42
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	10,702.40	1,728.15	94	3,724.01	1,357.31	88	3,204.48	1,770.77	80	3,344.75	1,539.23	85	1,949.14	1,632.83	67
Dividends + interest from subsidiaries / Interest expense + dividends	197.23	145.40	71	71.81	117.86	34	111.04	174.12	30	187.26	150.43	71	186.03	210.80	50
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.28	3.42	64	2.61	3.97	47	2.55	3.44	50	2.85	3.85	50	1.07	2.64	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.24	46	0	0.05	46	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.75	43	0	1.22	40	0	0.92	42	0	1.03	40	0	0.54	40
Total	0	1	40	0	1.27	37	0	1.09	39	0	1.13	37	0	0.58	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.54	1.70	74	0.38	1.80	69	0.56	1.76	74	0.49	2.66	68	0.72	5.62	65
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	50.63	64.91	43	136.63	74.87	88	85.37	66.37	71	55.64	81.10	36	56.81	57.84	58
Dividends declared / Net income	71.09	33.46	96	68.57	23.13	99	28.69	28.27	51	41.79	42.29	51	33.48	33.08	51
Net income – dividends / Average equity.....	2.63	6.76	9	2.93	9.52	3	8.05	8.62	49	4.58	4.14	56	6.64	6.46	53
Percent of Dividends Paid															
Dividends from bank subsidiaries	197.23	124.34	73	71.81	101.14	40	34.32	155.92	17	182.33	132.17	68	185.31	178.13	52
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	76.72	4.90	95	4.93	3.41	75	0.73	7.53	55
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	197.23	153.16	65	71.81	128.99	32	111.04	203.53	26	187.26	174.85	64	186.03	260.40	41
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	140.52	43.39	94	49.53	30.63	69	12.05	45.96	15	75.31	60.28	66	60.05	66.55	38
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	140.52	49.34	92	49.53	33.49	65	12.05	51.33	15	75.31	62.88	62	60.05	69.36	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	0	132.86	62.63	86	104.67	56.39	78	568.18	82.95	93
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	0	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	0	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	0	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	0	69.48	0	132.86	87.22	80	104.67	79.84	70	568.18	150.41	89
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	117.80	0	0	28.44	0	0	38.10	0	0	43.51	0	0	61.23	0
Interest income from subsidiary holding companies.....	0	11.88	0	0	6.44	0	0	5.26	0	0	8.40	0	0	6.54	0
Management and service fees from subsidiary holding companies.....	0	0.52	0	0	0.37	0	0	0.73	0	0	0.44	0	0	0.36	0
Other income from subsidiary holding companies.....	0	-3.33	0	0	-1.46	0	0	-0.40	0	0	0.01	0	0	0.29	0
Operating income from subsidiary holding companies.....	0	126.86	0	0	34.47	0	0	58.37	0	0	55.20	0	0	76.49	0
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.33	60.28	61	93.78	58.57	56	27.25	74.16	18	97.94	69.76	67	99.28	67.32	79
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.33	73.91	45	93.78	71.70	43	27.25	83.13	16	97.94	82.20	51	99.28	78.80	67
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	60.91	3.07	95	2.65	1.95	76	0.39	2.65	55
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	60.91	4.67	94	2.65	4.70	68	0.39	7.29	43
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	0	225.56	0	0	142.34	0	0	158.10	0	0	135.13	0	0	83.37	0
Loans and advances from subsidiaries / Total debt	0	28.43	0	0	29.59	0	0	26.38	0	0	27.08	0	0	28.33	0